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November 14, 2003

ATTORNEY DOCKET NO. 5793.3093-00
CUSTOMER NO. 22,852

17302 U.S. PTO
10/706952



Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

New U.S. Patent Application

Title: SYSTEMS AND METHODS FOR MANAGING
A FINANCIAL ACCOUNT BASED ON
NON-CREDIT BEHAVIOR OF A CUSTOMER

Inventors: Robert J. Greenberg, Franco D. Harris and Sara H. Kamp Collins

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 39 pages, including 3 independent claims and 45 claims total.
2. Drawings- 5 sheets of drawings (Figures 1-4).
3. The filing fee is calculated as follows:

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| | | | | | | |
|---|---------------------|---|-------|-----------------|--------|-------------|
| Basic Application Filing Fee | | | | | \$770 | \$ 770.00 |
| | Number of Claims | | Basic | Extra Claims | | |
| Total Claims | 45 | - | 20 | 25 | x \$18 | 450.00 |
| Independent Claims | 3 | - | 3 | 0 | x \$86 | 0 |
| <input type="checkbox"/> Presentation of Multiple Dep. Claim(s) | | | | | +\$290 | 0 |
| Subtotal | | | | | | \$ 1,220.00 |
| Reduction by 1/2 if small entity | | | | | | - 0 |
| TOTAL APPLICATION FILING FEE | | | | | | \$ 1,220.00 |

4. A check for \$1,220.00 is enclosed. The fee includes:

\$770.00 filing fee; and
\$450.00 additional claims fee.

Applicant claims the right to priority based on Provisional Patent Application No. 60/462,028 filed November 14, 2002.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
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This application will be completed in accordance with 37 C.F.R. § 1.53(f) upon receiving a Notice to File Missing Parts of Application.

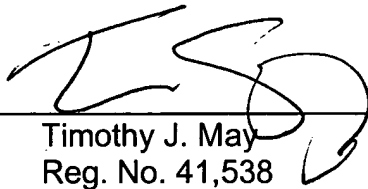
Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

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Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 
Timothy J. May
Reg. No. 41,538

TJM:lad
Enclosures